

Information to identify the case:

Debtor 1	David D. Pomocki	Social Security number or ITIN	xxx-xx-1400
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kerri L. Pomocki	Social Security number or ITIN	xxx-xx-0608
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20365-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David D. Pomocki
aka David D. Pomocki

Kerri L. Pomocki
aka Kerri Furey

6/12/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David D. Pomocki
Kerri L. Pomocki
DebtorsCase No. 15-20365-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 49

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb
cr +David D. Pomocki, Kerri L. Pomocki, 617 Manning Avenue, McKeesport, PA 15132-4043
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
cr +Toyota Motor Credit Corporation, c/o Schiller & Knapp LLP, 950 New Loudon Rd,
Latham, NY 12110-2100
13991136 +Blatt, Hasenmiller, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
13991139 +Cha Collection Bureau, 25954 Eden Landing Rd, Hayward, CA 94545-3837
14001429 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13991142 +Ds Waters Of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
13991144 +EIS Collections, Box 1398, Reynoldsburg, OH 43068-6398
13991145 +Fma Alliance, 12339 Cutten Road, Houston, TX 77066-1807
14050690 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13991148 +Midland Mtg/Midfirst, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13991150 +Pittsburgh Federal credit union, 317 Brownsville Road, Pittsburgh, PA 15210-2297
13991152 +Pressler & Pressler, 7 Entin Road, Parsipany, NJ 07054-5020
13991154 +Sam's Club Discover/Gecb, Box 530942, Atlanta, GA 30353-0942
13991153 +Sam's Club Discover/Gecb, Box 960013, Orlando, FL 32896-0013
13991155 +Sears Credit Cards, c/o Sears Citi Card, Sears Consumer Payments, P.O. Box 9001055,
Louisville, KY 40290-1055
13991162 +Toyota Fsb, Po Box 108, Saint Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2020 03:48:31 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
cr +EDI: PRA.COM Jun 13 2020 07:28:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
14034383 EDI: AIS.COM Jun 13 2020 07:28:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13991135 +EDI: TSYS2.COM Jun 13 2020 07:28:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
15014138 +EDI: DVTM.COM Jun 13 2020 07:28:00 Bridgecrest Credit Company, LLC, PO BOX 29018,
PHOENIX, AZ 85038-9018
13991137 E-mail/PDF: resurgentbknofications@resurgent.com Jun 13 2020 03:55:00 CACH, LLC,
PO Box 10587, Greenville, SC 29603-0587
14013967 +E-mail/Text: bncmail@w-legal.com Jun 13 2020 03:48:57 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13991138 EDI: CAPITALONE.COM Jun 13 2020 07:33:00 Capital One N.A., P.O. Box 30285,
Salt Lake City, UT 84130-0285
13991803 +E-mail/Text: bankruptcy@cavps.com Jun 13 2020 03:49:02 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13991140 +EDI: CITICORP.COM Jun 13 2020 07:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13994806 EDI: DISCOVER.COM Jun 13 2020 07:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
13991141 +EDI: DISCOVER.COM Jun 13 2020 07:28:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
13991143 +EDI: TSYS2.COM Jun 13 2020 07:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14060893 +E-mail/Text: kburkley@bernsteinlaw.com Jun 13 2020 03:49:16 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14038223 EDI: ECAST.COM Jun 13 2020 07:28:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13991147 +EDI: LTDFINANCIAL.COM Jun 13 2020 07:28:00 LTD Financial Services,
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
13991146 +E-mail/Text: bk@lendingclub.com Jun 13 2020 03:49:08 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985
13991149 +E-mail/Text: bnc@nordstrom.com Jun 13 2020 03:48:10 Nordstrom Fsb, Po Box 13589,
Scottsdale, AZ 85267-3589
14520087 EDI: PRA.COM Jun 13 2020 07:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
14053364 EDI: PRA.COM Jun 13 2020 07:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13991151 +EDI: PRA.COM Jun 13 2020 07:28:00 Portfolio, Box 12914, Norfolk, VA 23541-0914
13991156 EDI: AGFINANCE.COM Jun 13 2020 07:28:00 Springleaf, Box 742536, Cincinnati, OH 45274
13991157 EDI: AGFINANCE.COM Jun 13 2020 07:28:00 Springleaf Financial, 601 Nw 2nd St,
Evansville, IN 47708
14004211 EDI: AGFINANCE.COM Jun 13 2020 07:28:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731
13991158 +EDI: RMSC.COM Jun 13 2020 07:33:00 Synch/care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
13991159 +EDI: RMSC.COM Jun 13 2020 07:33:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Jun 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13991160 +EDI: RMSC.COM Jun 13 2020 07:33:00 Synch/walmart Dc, Po Box 965024,
Orlando, FL 32896-5024
14062459 EDI: RMSC.COM Jun 13 2020 07:33:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14006197 +E-mail/Text: bncmail@w-legal.com Jun 13 2020 03:48:57 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13993032 EDI: TFSR.COM Jun 13 2020 07:28:00 Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
13991161 +EDI: WTRRN BANK.COM Jun 13 2020 07:28:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
13991163 +EDI: TFSR.COM Jun 13 2020 07:28:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,
Horsham, PA 19044-2387

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr MidFirst Bank
cr* +Pittsburgh Federal Credit Union, 317 Brownsville Road, Pittsburgh, PA 15210-2297
14632963* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank andygornall@latouflawfirm.com
Edward T. Harvey on behalf of Creditor Pittsburgh Federal Credit Union eharvey@hrslaw.com,
dscott@hrslaw.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
James E. Miscavage on behalf of Debtor David D. Pomocki jamesmiscavage@gmail.com,
miscavagejr96026@notify.bestcase.com
James E. Miscavage on behalf of Joint Debtor Kerri L. Pomocki jamesmiscavage@gmail.com,
miscavagejr96026@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com
Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation
kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 11